



U.S. HOUSE OF REPRESENTATIVES  
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*Sam Johnson*  
PRSRT STD M.C.



### ***The Sam Johnson Solution—Let's Share.***

***Voluntary Personal Retirement Accounts  
are an important part of comprehensive  
reform.***

- **They allow younger workers to create a nest egg that the government can't take away.** These accounts allow younger workers to save a portion of their payroll taxes in an account they own and control.
- **They could be passed on to loved ones.** Assets built up could be passed on to children and other loved ones.
- **They could only be safely invested.** Funds could be invested only in a limited number of secure funds, including a fund designed to protect workers from sudden market changes.

***America must honor its promise to those  
who have worked hard, played by the  
rules, and earned a right to a secure  
retirement that can not be taken away.  
This debate is about the future.***

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# Social Security

*Working to Strengthen Social Security  
for Generations to Come.*



CONGRESSMAN  
**Sam Johnson**

SERVING THE THIRD DISTRICT OF TEXAS

[www.samjohnson.house.gov](http://www.samjohnson.house.gov)

# Congressman Sam Johnson Proposes Solution for Social Security

Dear Friend:

America must keep its promise to those who have worked hard, played by the rules, and earned the right to a secure retirement that cannot be taken away. However, Social Security, as it is currently set up, will not be able to keep this promise.

Social Security has to be fixed. It's not a matter of "I want it to be fixed" or "I think it should be fixed"—it has to be fixed.

The 12.4 percent of payroll tax you pay to Social Security in every paycheck is not set aside in a special account for you to reclaim when you retire. That tax money is used to pay for this year's retirees. Soon we will have to pay more to recipients than the government collects. This problem must be addressed.

My proposal says—let's share. You keep 6.2 percent to invest in a personal retirement account—and take advantage of the miracle of compound interest. You'll have a sizeable retirement fund and a real asset to pass on to your loved ones. The government takes 6.2 percent to meet its obligations to those over 55 and to the disabled, widows and orphans. You also get back the amount you've already paid in.

My plan is fair and it will work. More important, it gives you control over your money. To learn more about my plan to strengthen Social Security, visit my website at [www.samjohnson.house.gov](http://www.samjohnson.house.gov).

Sincerely,

*Sam Johnson*



## Social Security FAST FACTS

Number of workers for every  
retiree in 1950

**16**

Number of workers for every  
retiree today

**3.3**

Number of workers for each  
beneficiary when today's  
20-year-olds retire

**2**

Year Baby Boomers begin retiring

**2008**

Year Social Security goes  
into the red

**2017**

Year Social Security trust fund  
will be exhausted

**2041**

Did you know there is not an  
account waiting for you to claim  
when you retire?

*Clip & Save*

## Key Points on Social Security

**Did you know there is NOT an account waiting for you to claim when you retire?**

- The Supreme Court has ruled you do not have personal property rights to your Social Security benefits.

**Social Security faces real problems that must be addressed today.**

- **The Number of workers per retiree has declined significantly.** The number of American workers per retiree has dropped from 42 in 1945 to just 3.3 today, and will decline to only 2 in the future.
- **Americans are living longer.** Increasing life expectancies mean Social Security pays each beneficiary for a greater number of years than ever before.
- **Social Security hits the red in 2017.** If no changes are made to the current system, Social Security will start paying out more in benefits than it receives in payroll taxes.

***There is not enough money going into the current system to sustain it for our children and grandchildren. The question isn't whether or not there is a problem. The question is—what are we going to do about it?***